

Bankruptcy Court for the Southern District of New York

One Bowling Green, Room 534

New York, New York 10004



Dear Sir/Madam,

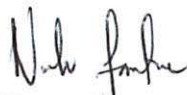
We, Nestor Fantone and Bernadette Fantone, Joint Tenants at 1870 San Benito Way Coalinga, California 93210, would like to appeal and request the court asking permission for a grant for a permanent 30 year fixed payment including principal and interest of our loan with the current monthly payment plan.

Our Loan statement, attached to this letter dated October 1, 2010 stated a balance of \$260,200.00 and on August 1, 2012 stated a balance of \$267,656.95.

We are very pleased and thankful for the modification GMAC granted as we are finally able to afford the monthly payment which is based on our monthly income.

Our primary concern is the modification which is granted does not show any principal payment and we would like keep our home and pay it off in 30 years especially with retirement approaching.

Sincerely,

Nestor Fantone and Bernadette Fantone

Loan Number 0591543301

GMAC Mortgage Account Statement

CUSTOMER INFORMATION

Name: Nestor D Fantone
Bernadette Fantone
Account Number: 0591543301
Home Phone #: (559)934-1776

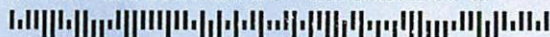
PROPERTY ADDRESS

1870 SAN BENITO WAY
COALINGA CA 93210

GMAC Mortgage

Visit us at www.gmacmortgage.com for
account information or to apply on-line.

02/11/10 11:00:3 0023496 20120803 LH042806 GMREG 1 OZ DOM LH042800000 148316 GM



NESTOR D FANTONE
BERNADETTE FANTONE
1870 SAN BENITO WAY
COALINGA CA 93210-3245



For information about your existing account,
please call: 1-800-766-4622.

For information about refinancing or obtaining
a new loan, please call: 1-866-690-8322

Please verify your mailing address, borrower and co-borrower information. Make necessary corrections on this portion of the statement, detach and mail to address listed for inquiries on the reverse side.

Account Information

Account Number	0591543301
Statement Date	August 01, 2012
Maturity Date	February 01, 2036
Interest Rate	2.75000
Interest Paid Year-to-Date	\$4,293.95
Taxes Paid Year-to-Date	\$0.00
Escrow Balance	\$0.00
Principal Balance(PB)*	\$267,656.95

Details of Amount Due/Paid

Principal and Interest	\$613.38
Subsidy/Buydown	\$0.00
Escrow	\$0.00
Amount Past Due	\$0.00
Outstanding Late Charges	\$0.00
Other	\$0.00
Total Amount Due	\$613.38
Account Due Date	September 01, 2012

For Customer Care inquiries call: 1-800-766-4622

For Insurance inquiries call: 1-800-256-9962

For Payment Arrangements call: 1-800-850-4622

Account Activity Since Last Statement

Description	Pmt Date	Tran. Date	Tran. Total	Principal	Interest	Escrow	Add'l Products	Late Charge	Other
Payment	08/01/12	07/27/12	\$613.38		\$613.38				

*This is your Principal Balance only, not the amount required to pay the loan in full. For payoff figures and mailing instructions, call the Customer Care number above or you may obtain necessary payoff figures through our automated system (24 hours a day, 7 days a week). See back for automatic payment sign-up information and other payment options.

Important News

Now is a great time to buy a home! If you're in the market for your next home, our trained loan agents will help you review all of the financing options available to you – call 877-528-3817 today!

Refinancing or Purchasing a New Home

If you are considering refinancing or purchasing a new home, simply call 1-866-690-8322 or visit www.gmacmortgage.com for fast, convenient service.

To Apply Online
www.gmacmortgage.com

To Apply by Phone
1-866-690-8322

Convenient Payment Options

Automatic Payment Plan

By signing the box on the front of the statement, GMAC Mortgage is authorized to withdraw your scheduled payment on your due date from your bank account. Please understand that you must continue to remit monthly payments by check until written confirmation is received.

Online Payment Services — Pay your mortgage bills and view your mortgage account statement online! To get started simply register for Account Access at www.gmacmortgage.com, log-in, and follow the enrollment instructions.

Mail or Express Mail — When making your mortgage payment, please detach the coupon portion and mail with your check or money order. Do not send cash. Do not send post dated checks. If paying more than the amount due, be sure to indicate on the coupon how to apply the excess money. Please write your account number on your check or money order.

If you use a third party bill payer service or if you do not have your mortgage payment coupon send to:

GMAC Mortgage, Attn: Payment Processing
PO Box 79135, Phoenix, AZ 85062-9135

For Express Mail Only send to:

GMAC Mortgage, 6716 Grade Lane,
Building 9, Suite 910, Louisville, KY 40213-1407

Pay by Phone — For information and the fee to use this quick and convenient service call 1-800-766-4622. Please have your bank routing number and bank account number available when you call.

Account Information or Questions — 1-800-766-4622 or www.gmacmortgage.com

Our automated telephone service will help you get fast and confidential answers to questions. Be sure to have your account number and social security number available for identification. You can call 24 hours a day, 7 days a week. Representatives are available from 6:00 a.m.-10:00 p.m. CT Monday-Friday, and 8:00 a.m.-2:00 p.m. CT Saturday.

Special Number for the Hearing Impaired: 1-800-735-2943

Inquiries — General inquiries/correspondence should be mailed separately from your account payments.

Supplemental Tax Bills — If you receive a supplemental or interim bill from the tax collector and would like the bill paid from escrow, promptly forward the bill to the address listed below prior to the delinquency date.

General Inquiries

GMAC Mortgage
Attn: Customer Care
P.O. Box 780
Waterloo, IA 50704-0780

Insurance Policies/Bills

GMAC Mortgage
P.O. Box 4025
Coraopolis, PA 15108-6942
1-800-256-9962

Tax Bills

GMAC Mortgage
Attn: Tax Dept.
P.O. Box 961219
FT. Worth, TX 76161-0219

Tax Bills in PA or MA

GMAC Mortgage
Attn: Tax Dept.
P.O. Box 961241
Ft. Worth, TX 76161-0241

Qualified Written Request — Under the Real Estate Settlement Procedures Act, a qualified written request is a written correspondence, other than notice on your payment coupon or other payment medium supplied by us, regarding the servicing of your loan which includes your name, account number, and your reasons for the request. Any qualified written request you wish to submit must be sent to: GMAC Mortgage, Attn: Customer Care, PO Box 1330, Waterloo, IA 50704-1330.

Important Information

Electronic Debit — When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day your payment is received, and you will not receive your check back from your financial institution.

Important Notice — GMAC Mortgage may assess a return check fee consistent with the laws of your state and your mortgage contract on all checks returned unpaid by your financial institution. Additionally, GMAC Mortgage may be attempting to collect a debt and any information obtained will be used for that purpose. GMAC Mortgage may charge a fee for processing payoff requests.

Important Credit Reporting Notification — We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Partial Payments — Partial payment funds, if not specified, will be posted to outstanding fees, escrow shortages or as a principal reduction in accordance with the terms of your Note.

Optional Product Information — Failure to pay a monthly charge for an Optional Product billed under "Add'l Products" will not cause your mortgage account to be in default. Please call 1-800-766-4622 if you have any questions or to cancel your Optional Product enrollment.

FDIC - Contact the FDIC at 1-877.ASK.FDIC (1.877.275.3342) or <http://www.fdic.gov/consumers/loans/prevention/index.html> for information about options that may help you avoid foreclosure, brochures to educate you about foreclosure rescue scams, and telephone and internet referrals to legitimate mortgage counselors.



See Reverse Side For Important Information

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Enrolling in GMAC Mortgage's Automatic Payment Plan is quick and easy. First, have your bank routing number and bank account number available and then call us at 1-800-766-4622.

- Listen for the prompts to access your mortgage account information
- Enter your mortgage Account Number and Social Security Number
- Follow the prompts.

You can complete your enrollment, make changes to your existing Automatic Payment Plan information or request that an Automatic Payment Plan enrollment form be mailed directly to your home.

The diagram shows a check with the following fields labeled: Bank Routing Number (First 9 digits from left), Bank Account Number, and Check Number. The routing number is 074014121, the account number is 001123145, and the check number is 1074014121.

Online Payment Services — Pay your mortgage bills and view your mortgage account statement online! To get started simply register for Account Access at www.gmacmortgage.com, log-in, and follow the enrollment instructions.

Mail or Express Mail — When making your mortgage payment, please detach the coupon portion and mail with your check or money order. Do not send cash. Do not send post dated checks. If paying more than the amount due, be sure to indicate on the coupon how to apply the excess money. Please write your account number on your check or money order.

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